

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
ROCKFORD DIVISION**

In re: PETERSON, JOHN J.
PETERSON, STACY L.

§ Case No. 15-82520

§

§

Debtor(s)

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

MEGAN G. HEEG, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$90,800.00</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$23,500.00</u>
Total Distribution to Claimants: <u>\$3,043.19</u>	Claims Discharged Without Payment: <u>\$40,326.46</u>
Total Expenses of Administration: <u>\$2,551.41</u>	

3) Total gross receipts of \$ 7,094.60 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 1,500.00 (see **Exhibit 2**), yielded net receipts of \$5,594.60 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$67,000.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	2,551.41	2,551.41	2,551.41
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	24,550.00	24,199.65	24,199.65	3,043.19
TOTAL DISBURSEMENTS	\$91,550.00	\$26,751.06	\$26,751.06	\$5,594.60

4) This case was originally filed under Chapter 7 on October 07, 2015.
The case was pending for 11 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 09/06/2016 By: /s/MEGAN G. HEEG
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
2015 federal and state tax refunds (prorata)	1224-000	7,094.60
TOTAL GROSS RECEIPTS		\$7,094.60

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
John J. and Stacy L. Peterson	debtors' exempt portion per court order dated 5/25/16	8100-002	1,500.00
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$1,500.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	TL Auto	4110-000	6,000.00	N/A	N/A	0.00
NOTFILED	RIA Federal Credit Union	4110-000	0.00	N/A	N/A	0.00
NOTFILED	RIA Federal Credit Union	4110-000	61,000.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS			\$67,000.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
MEGAN G. HEEG	2100-000	N/A	1,309.46	1,309.46	1,309.46
MEGAN G. HEEG	2200-000	N/A	3.51	3.51	3.51
Ehrmann Gehlbach Badger Lee & Considine, LLC	3110-000	N/A	1,100.00	1,100.00	1,100.00

Ehrmann Gehlbach Badger Lee & Considine, LLC	3120-000	N/A	108.44	108.44	108.44
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	\$2,551.41	\$2,551.41	\$2,551.41

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Medical Assoc of Clinton	7100-000	N/A	80.50	80.50	10.12
2	Advanced Radiology	7100-000	100.00	251.28	251.28	31.60
3	Jo-Carroll Energy	7100-000	600.00	682.04	682.04	85.77
4	American Honda Finance Corporation	7100-000	1,200.00	1,181.29	1,181.29	148.55
5	Toyota Motor Credit Corporation	7100-000	N/A	10,310.01	10,310.01	1,296.52
6	Midland Funding LLC	7100-000	1,800.00	928.16	928.16	116.72
7	Ameren Illinois	7100-000	380.00	383.10	383.10	48.18
8	RRCA Account Management	7100-000	800.00	1,041.42	1,041.42	130.96
9	OSF SAINT ELIZABETH MEDICAL CENTER	7100-000	N/A	4,675.88	4,675.88	588.01
10	MERCY SPECIALTY PHYSICIANS	7100-000	N/A	300.20	300.20	37.75

11	MERCY MEDICAL CENTER	7100-000	N/A	3,867.79	3,867.79	486.39
12	nicor gas	7100-000	500.00	497.98	497.98	62.62
NOTFILED	Mercy Specialty Clinic	7100-000	140.00	N/A	N/A	0.00
NOTFILED	Morrison Community Hospital	7100-000	600.00	N/A	N/A	0.00
NOTFILED	NCC Business Services, Inc	7100-000	450.00	N/A	N/A	0.00
NOTFILED	Blitt and Gaines P.C.	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Midland Funding	7100-000	3,600.00	N/A	N/A	0.00
NOTFILED	Mediacom	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Johnson Mitchell and Schneider	7100-000	770.00	N/A	N/A	0.00
NOTFILED	Tri-State Adjustments	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Lowe's Monogram Credit Card Bank Georgia	7100-000	1,000.00	N/A	N/A	0.00
NOTFILED	Synchrony Bank	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Monarch Recovery Management	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Medical Associates, PLC	7100-000	50.00	N/A	N/A	0.00
NOTFILED	NCO Financial Systems	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Mercy Medical Center	7100-000	220.00	N/A	N/A	0.00
NOTFILED	OSF Medical Group	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Nicor Gas	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Blatt, Hasenmiller, Leibsker and Moore	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Toyota Finance Company Bankruptcy Dept.	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Toyota Financial	7100-000	unknown	N/A	N/A	0.00
NOTFILED	UnityPoint Health	7100-000	390.00	N/A	N/A	0.00
NOTFILED	Law Office of Tim Munson	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Womens Health Care Partners	7100-000	230.00	N/A	N/A	0.00
NOTFILED	TH Professional Collection	7100-000	920.00	N/A	N/A	0.00
NOTFILED	Sojourn House, Inc.	7100-000	50.00	N/A	N/A	0.00
NOTFILED	H&R Accounts, Inc.	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Creditors Discount and Audit	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Arnold Scott and Harris	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Ottawa Regional Medical Center	7100-000	50.00	N/A	N/A	0.00
NOTFILED	Sears	7100-000	800.00	N/A	N/A	0.00
NOTFILED	Quad Corporation	7100-000	350.00	N/A	N/A	0.00
NOTFILED	OSF Medical Group	7100-000	3,000.00	N/A	N/A	0.00
NOTFILED	Home Depot Credit Services	7100-000	unknown	N/A	N/A	0.00

NOTFILED	AAI Collection	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Aqua Solutions by Culligan	7100-000	600.00	N/A	N/A	0.00
NOTFILED	Stoneleigh Recovery Associates	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Arturo Tomas MD	7100-000	220.00	N/A	N/A	0.00
NOTFILED	Atlantic Credit & Finance, Inc.	7100-000	4,500.00	N/A	N/A	0.00
NOTFILED	Blitt and Gaines P.C.	7100-000	unknown	N/A	N/A	0.00
NOTFILED	General Service Bureau	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Finley Hospital	7100-000	400.00	N/A	N/A	0.00
NOTFILED	Freeport Health Network Central Business Office	7100-000	unknown	N/A	N/A	0.00
NOTFILED	J.C. Christensen & Assoc.	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Illinois Eye Center	7100-000	0.00	N/A	N/A	0.00
NOTFILED	Home Depot Credit Services	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Eye Surgeons Associates	7100-000	40.00	N/A	N/A	0.00
NOTFILED	Department of Human Services	7100-000	20.00	N/A	N/A	0.00
NOTFILED	Early Intervention	7100-000	20.00	N/A	N/A	0.00
NOTFILED	CBNA	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Blitt and Gaines P.C.	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Midland Credit Management, Inc.	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Midland Credit Management, Inc.	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Collection Professionals	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Viking Client Services	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Illinois Tollway	7100-000	750.00	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$24,550.00	\$24,199.65	\$24,199.65	\$3,043.19

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 15-82520

Trustee: (330490) MEGAN G. HEEG

Case Name: PETERSON, JOHN J.
PETERSON, STACY L.

Filed (f) or Converted (c): 10/07/15 (f)

§341(a) Meeting Date: 11/12/15

Period Ending: 09/06/16

Claims Bar Date: 05/27/16

1 Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	Single family residence located at 104 3rd Stree Imported from original petition Doc# 1	75,000.00	0.00		0.00	FA
2	Cash from wages Imported from original petition Doc# 1	100.00	0.00		0.00	FA
3	Checking account at RIA Credit Union, Savanna, I Imported from original petition Doc# 1	750.00	200.00		0.00	FA
4	Savings account at RIA Credit Union, Savanna, IL Imported from original petition Doc# 1	100.00	0.00		0.00	FA
5	Furniture, furnishings, appliances and misc. oth Imported from original petition Doc# 1	3,000.00	1,000.00		0.00	FA
6	Books, pictures, dvds, music cds and misc. other Imported from original petition Doc# 1	500.00	0.00		0.00	FA
7	Debtor's clothing Imported from original petition Doc# 1	500.00	0.00		0.00	FA
8	Rings, watches and misc. other items Imported from original petition Doc# 1	250.00	0.00		0.00	FA
9	Misc. sporting goods and recreational items Imported from original petition Doc# 1	150.00	0.00		0.00	FA
10	Term life policy Imported from original petition Doc# 1	0.00	0.00		0.00	FA
11	401k Imported from original petition Doc# 1	100.00	100.00		0.00	FA
12	Mineral rights in Texas (valued less than \$5000) Imported from original petition Doc# 1	5,000.00	1,000.00		0.00	FA
13	2002 Chevy Trail Blazer vehicle Imported from original petition Doc# 1	3,000.00	0.00		0.00	FA
14	2000 GMC Yukon Imported from original petition Doc# 1	2,000.00	2,000.00		0.00	FA
15	Misc. household implements and tools Imported from original petition Doc# 1	150.00	0.00		0.00	FA
16	lawn mower and misc. lawn equipment Imported from original petition Doc# 1	200.00	0.00		0.00	FA

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 15-82520

Trustee: (330490) MEGAN G. HEEG

Case Name: PETERSON, JOHN J.
PETERSON, STACY L.

Filed (f) or Converted (c): 10/07/15 (f)

§341(a) Meeting Date: 11/12/15

Period Ending: 09/06/16

Claims Bar Date: 05/27/16

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					
17	2015 federal and state tax refunds (prorata) (u) per amended tax return	8,024.00	5,594.00		7,094.60
					FA
17	Assets Totals (Excluding unknown values)	\$98,824.00	\$9,894.00	\$7,094.60	\$0.00

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): September 30, 2016

Current Projected Date Of Final Report (TFR): June 3, 2016 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 15-82520

Case Name: PETERSON, JOHN J.
PETERSON, STACY L.

Taxpayer ID #: **-***8458

Period Ending: 09/06/16

Trustee: MEGAN G. HEEG (330490)

Bank Name: Rabobank, N.A.

Account: *****0066 - Checking Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
03/02/16	{17}	John Peterson	tax refunds	1224-000	6,715.36		6,715.36
03/30/16	{17}	John Peterson	2015 state income tax refund	1224-000	379.24		7,094.60
03/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	7,084.60
04/28/16		To Account #*****0067		9999-000		1,500.00	5,584.60
04/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,574.60
05/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,564.60
07/21/16	101	Ehrmann Gehlbach Badger Lee & Considine, LLC	Dividend paid 100.00% on \$1,100.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		1,100.00	4,464.60
07/21/16	102	Ehrmann Gehlbach Badger Lee & Considine, LLC	Dividend paid 100.00% on \$108.44, Attorney for Trustee Expenses (Trustee Firm); Reference:	3120-000		108.44	4,356.16
07/21/16	103	Medical Assoc of Clinton	Dividend paid 12.57% on \$80.50; Claim# 1; Filed: \$80.50; Reference:	7100-000		10.12	4,346.04
07/21/16	104	Advanced Radiology	Dividend paid 12.57% on \$251.28; Claim# 2; Filed: \$251.28; Reference:	7100-000		31.60	4,314.44
07/21/16	105	Jo-Carroll Energy	Dividend paid 12.57% on \$682.04; Claim# 3; Filed: \$682.04; Reference:	7100-000		85.77	4,228.67
07/21/16	106	American Honda Finance Corporation	Dividend paid 12.57% on \$1,181.29; Claim# 4; Filed: \$1,181.29; Reference:	7100-000		148.55	4,080.12
07/21/16	107	Toyota Motor Credit Corporation	Dividend paid 12.57% on \$10,310.01; Claim# 5; Filed: \$10,310.01; Reference:	7100-000		1,296.52	2,783.60
07/21/16	108	Midland Funding LLC	Dividend paid 12.57% on \$928.16; Claim# 6; Filed: \$928.16; Reference:	7100-000		116.72	2,666.88
07/21/16	109	Ameren Illinois	Dividend paid 12.57% on \$383.10; Claim# 7; Filed: \$383.10; Reference:	7100-000		48.18	2,618.70
07/21/16	110	RRCA Account Management	Dividend paid 12.57% on \$1,041.42; Claim# 8; Filed: \$1,041.42; Reference:	7100-000		130.96	2,487.74
07/21/16	111	OSF SAINT ELIZABETH MEDICAL CENTER	Dividend paid 12.57% on \$4,675.88; Claim# 9; Filed: \$4,675.88; Reference:	7100-000		588.01	1,899.73
07/21/16	112	MERCY SPECIALTY PHYSICIANS	Dividend paid 12.57% on \$300.20; Claim# 10; Filed: \$300.20; Reference:	7100-000		37.75	1,861.98
07/21/16	113	MERCY MEDICAL CENTER	Dividend paid 12.57% on \$3,867.79; Claim# 11; Filed: \$3,867.79; Reference:	7100-000		486.39	1,375.59
07/21/16	114	nicor gas	Dividend paid 12.57% on \$497.98; Claim# 12; Filed: \$497.98; Reference:	7100-000		62.62	1,312.97
07/21/16	115	MEGAN G. HEEG	COMBINED CHECK FOR TRUSTEE COMPENSATION, EXPENSES AND INTEREST			1,312.97	0.00

Subtotals :

\$7,094.60

\$7,094.60

Form 2

Cash Receipts And Disbursements Record

Case Number: 15-82520
Case Name: PETERSON, JOHN J.
 PETERSON, STACY L.
Taxpayer ID #: **_***8458
Period Ending: 09/06/16

Trustee: MEGAN G. HEEG (330490)
Bank Name: Rabobank, N.A.
Account: *****0066 - Checking Account
Blanket Bond: \$1,500,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
			Dividend paid 100.00% 1,309.46 on \$1,309.46; Claim# ; Filed: \$1,309.46	2100-000			0.00
			Dividend paid 100.00% 3.51 on \$3.51; Claim# ; Filed: \$3.51	2200-000			0.00

ACCOUNT TOTALS	7,094.60	7,094.60	\$0.00
Less: Bank Transfers	0.00	1,500.00	
Subtotal	7,094.60	5,594.60	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$7,094.60	\$5,594.60	

Form 2

Cash Receipts And Disbursements Record

Case Number: 15-82520

Case Name: PETERSON, JOHN J.
PETERSON, STACY L.

Taxpayer ID #: **-***8458

Period Ending: 09/06/16

Trustee: MEGAN G. HEEG (330490)

Bank Name: Rabobank, N.A.

Account: *****0067 - Checking Account

Blanket Bond: \$1,500,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
04/28/16		From Account #*****0066		9999-000	1,500.00		1,500.00
06/02/16	101	John J. and Stacy L. Peterson	debtors' exempt portion per court order dated 5/25/16	8100-002		1,500.00	0.00

ACCOUNT TOTALS	1,500.00	1,500.00	\$0.00
Less: Bank Transfers	1,500.00	0.00	
Subtotal	0.00	1,500.00	
Less: Payments to Debtors		1,500.00	
NET Receipts / Disbursements	\$0.00	\$0.00	

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****0066	7,094.60	5,594.60	0.00
Checking # *****0067	0.00	0.00	0.00
	\$7,094.60	\$5,594.60	\$0.00